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EXAMINER

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

Acknowledgements

1. Claims 1-7 currently pending.
2. Applicant election of Group I (claims 1-7) without traverse in the reply filed on 09/03/10 has been acknowledged.
3. Claims 8-14 are withdrawn from further consideration by the examiner.

Claim Objections

1. Claim 1 is being objected to because of the following informalities: On page 2 of claim 1, line 12, applicant recites "lessor/lessee". This claim language is objected, applicant is advised to change this recitation to remove the "/" character from the claim. On page 2, lines 17, 24, & page 3, line 3, and line 12, applicant recites, "first/second". This claim language is objected to, applicant is advised to remove the "/" character from the claim.

Claim Rejections- 35 U.S.C § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.
3. Claims 1-7 are being rejected under 35 U.S.C 103(a) as being unpatentable over US 2004/039678 to Fralic in view of US 2005/0038723 to Nishimaki.

Regarding claim 1, Fralic discloses an optimum lease auction method by using a network through which a lessor receives a payment from a lessee and an auction item is leased, the optimum lease auction method comprising the steps of: connecting a first terminal of a lease-wanted person, a second terminal of a rent-wanted person, an auction trading intermediary server installed with an intermediary program, an insurance agency and a settlement agency to the network including the internet (claim 1); inputting lease-related information including an item to be leased, a lease schedule, lease conditions, evaluation particulars, evaluation methods, evaluation reference marks and evaluation priority ranks as the lease-wanted person is connected to the auction trading intermediary server, whereby a central processing device of the auction trading intermediary server stores the inputted lease-related information into a lease database of a database constructed within a memory (Fig 7; [0056]); searching for the stored lease-related information in the lease database as the rent-wanted person is connected to the auction trading intermediary server and inputting rent-related information on desired conditions, whereby the central processing device stores the rent-related information into a rent database of the database ([0011]); analyzing the lease database and the rent database and configuring a probable lease combination for every number of cases by the central processing device which, in turn, evaluates an optimum lease auction that maximizes a profit of the lessor who initiates the auction according to one of overall evaluation marks and the evaluation priority ranks, selects an optimum bidder as a successful bidder and stores information on the successful bidder into an evaluation database of the database ([0062]. Fig1: 48-52).

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However Fralic does not disclose displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by using the central processing device; verifying a bidding result and inputting a decision on the auction trade by using the first/second terminal, whereby the central processing device stores a contract between the lessor and the lessee into a contract database of the database; transmitting information on verification that a lease payment including a security deposit is settled and the item to be leased is transferred from the insurance agency, the settlement agency and the first/second terminal of the lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading database of the database; searching for the lease database and the contract database, displaying a search result if an available lease period remains and performing a next auction event by the central processing device; transmitting information on verification that item to be leased is transferred to one of the lessor and a next lessee from the first/second terminal to the auction trading intermediary server, whereby the central processing device displays an auction result and stores a trading completion database of the database; and searching for the trading completion database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final amount of the lease, settling a balance of the lease, storing the settlement into a settlement database of the database, displaying a

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settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through an e-mail, an ARS service, a SMS by the central processing device. Nishamaki discloses displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by using the central processing device ([0027]); verifying a bidding result and inputting a decision on the auction trade by using the first/second terminal, whereby the central processing device stores a contract between the lessor and the lessee into a contract database of the database ([0502]); transmitting information on verification that a lease payment including a security deposit is settled and the item to be leased is transferred from the insurance agency, the settlement agency and the first/second terminal of the lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading database of the database ([0025], [0281]); searching for the lease database and the contract database, displaying a search result if an available lease period remains and performing a next auction event by the central processing device ([0456]); transmitting information on verification that item to be leased is transferred to one of the lessor and a next lessee from the first/second terminal to the auction trading intermediary server, whereby the central processing device displays an auction result and stores a trading completion database of the database ([0505]); and searching for the trading completion

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database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final amount of the lease, settling a balance of the lease, storing the settlement into a settlement database of the database, displaying a settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through an e-mail, an ARS service, a SMS by the central processing device ([0281], [0298], [0268], [0454], [0456]). Therefore it would have been obvious to one of ordinary skill in the art to modify Fralic's invention to include displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by using the central processing device ; verifying a bidding result and inputting a decision on the auction trade by using the first/second terminal, whereby the central processing device stores a contract between the lessor and the lessee into a contract database of the database ; transmitting information on verification that a lease payment including a security deposit is settled and the item to be leased is transferred from the insurance agency, the settlement agency and the first/second terminal of the lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading database of the database ; searching for the lease database and the contract database, displaying a search result if an available lease period remains and performing a next auction event by the central processing device ; transmitting information on

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verification that item to be leased is transferred to one of the lessor and a next lessee from the first/second terminal to the auction trading intermediary server, whereby the central processing device displays an auction result and stores a trading completion database of the database ; and searching for the trading completion database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final amount of the lease, settling a balance of the lease, storing the settlement into a settlement database of the database, displaying a settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through an e-mail, an ARS service, a SMS by the central processing device. One of ordinary skill in the art would have been motivated to include displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by using the central processing device ; verifying a bidding result and inputting a decision on the auction trade by using the first/second terminal, whereby the central processing device stores a contract between the lessor and the lessee into a contract database of the database ; transmitting information on verification that a lease payment including a security deposit is settled and the item to be leased is transferred from the insurance agency, the settlement agency and the first/second terminal of the lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification

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into a trading database of the database ; searching for the lease database and the contract database, displaying a search result if an available lease period remains and performing a next auction event by the central processing device ; transmitting information on verification that item to be leased is transferred to one of the lessor and a next lessee from the first/second terminal to the auction trading intermediary server, whereby the central processing device displays an auction result and stores a trading completion database of the database ; and searching for the trading completion database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final amount of the lease, settling a balance of the lease, storing the settlement into a settlement database of the database, displaying a settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through an e-mail, an ARS service, a SMS by the central processing device in order to ensure that the entire lease auction process operates as efficiently as possible.

Claims 2-3 are being rejected using the same rationale as claim 1.

Regarding claim 4, Fralic discloses the optimum lease auction method of claim 1. However Fralic does not disclose wherein when the lease-wanted person inputs a piece of lease-related information by setting a condition of a lessee to have a final ownership of the item to be leased without returning the item to the lessor in consideration of depreciation of the item, the central processing device stores the piece of lease-related information into the lease database, evaluates the rent-wanted people and selects the lessee, thereby completing the lease activity and then, searches for the trading

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completion database to discover a lessee who matches with the essential assets stored in the lease database, and if such lessee is verified, the central processing device controls the selection of the lessee who has the final ownership of the item. Nishamaki discloses wherein when the lease-wanted person inputs a piece of lease-related information by setting a condition of a lessee to have a final ownership of the item to be leased without returning the item to the lessor in consideration of depreciation of the item, the central processing device stores the piece of lease-related information into the lease database, evaluates the rent-wanted people and selects the lessee, thereby completing the lease activity and then, searches for the trading completion database to discover a lessee who matches with the essential assets stored in the lease database, and if such lessee is verified, the central processing device controls the selection of the lessee who has the final ownership of the item ([0179]). Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Fralic's invention to include wherein when the lease-wanted person inputs a piece of lease-related information by setting a condition of a lessee to have a final ownership of the item to be leased without returning the item to the lessor in consideration of depreciation of the item, the central processing device stores the piece of lease-related information into the lease database, evaluates the rent-wanted people and selects the lessee, thereby completing the lease activity and then, searches for the trading completion database to discover a lessee who matches with the essential assets stored in the lease database, and if such lessee is verified, the central processing device controls the selection of the lessee who has the final ownership of the item. One of ordinary skill in

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the art would have been motivated to include wherein when the lease-wanted person inputs a piece of lease-related information by setting a condition of a lessee to have a final ownership of the item to be leased without returning the item to the lessor in consideration of depreciation of the item, the central processing device stores the piece of lease-related information into the lease database, evaluates the rent-wanted people and selects the lessee, thereby completing the lease activity and then, searches for the trading completion database to discover a lessee who matches with the essential assets stored in the lease database, and if such lessee is verified, the central processing device controls the selection of the lessee who has the final ownership of the item in order to ensure that depreciation costs are factored into the cost of the lease before the lessee signs a lease contract.

Claim 5 is being rejected using the same rationale as claim 1.

Regarding claim 6, Fralic discloses the optimum lease auction method of claim 1. Fralic further discloses wherein when the lease-wanted person inputs a condition of the lease trading in that the lease takes place over an entire available lease period without a restriction or for each divided period of the entire available lease period and various other lease conditions including a lease period, a unit price based on the lease period, a lowest lease price, a minimum lease period, a surcharge rate and a discount rate and evaluation methods, the central processing device stores the inputted condition of the lease trading, the various other lease conditions and the evaluation methods into the lease database, allows the rent-wanted people to re-divide one of the entire available lease period and the divided periods as much as necessary and selects the re-divided

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period; and when the rent-wanted person inputs rent-related information, the central processing device stores the rent- related information into the rent database and evaluates a status of the bidding in overall according to each separated condition to allow one of a person and a combined group providing an optimum condition to be selected as a successful bidder ([0054] to [0056]).

Regarding claim 7, Fralic discloses the optimum lease auction method of claim 1. Fralic further discloses wherein the intermediary program is prepared with a program and icons for allowing the lease-wanted person to modify the lease-related information during the auction and when the lease- wanted person selects one of the program and the icons, the central processing device analyzes a status of the auction proceeding and displays a status of lease information on periods with no rent-wanted person and no contract as modifiable while maintaining the precedent contract with the same lease condition and then, requests the lease-wanted person to modify the lease-related information and stores the modified lease-related information into the lease database as the lease-wanted person modifies the lease-related information including the lease conditions, the evaluation methods and the lease schedule, so that the auction is controlled to be carried out under the modified lease-related information ([0054] to [0056], claim 1).

CONCLUSION

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MOHAMMAD Z. SHAIKH whose telephone number is (571)270-3444. The examiner can normally be reached on Monday-Friday (9:30-6:00); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jim Tramell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

11/17/2010
/M. Z. S./
Examiner, Art Unit 3694
/Ella Colbert/

Mohammad Z Shaikh
Examiner
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Primary Examiner, Art Unit 3694